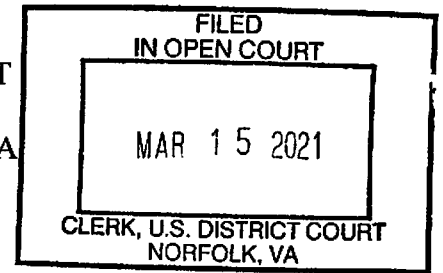


IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION



UNITED STATES OF AMERICA)	
)	
v.)	CRIMINAL NO. 2:21cr2
)	
TAMMY HAMRIN,)	
formerly known as Tammy A. Cheek,)	
)	
Defendant.)	

STATEMENT OF FACTS

The parties stipulate that the allegations in the criminal information are true and correct, and that if this case were to proceed to trial, the evidence presented by the United States would establish the following facts beyond a reasonable doubt:

1. In or about January 2018, in the Eastern District of Virginia, TAMMY HAMRIN, formerly known as Tammy A. Cheek, the defendant, did devise and intend to devise a scheme and artifice to defraud, and for obtaining money by means of materially false and fraudulent pretenses, representations and promises, as described below.

2. At all material times, the defendant was a licensed title and settlement agent, and was also the president, secretary and treasurer of Preferred Escrow and Title, Inc., a business with offices located in Virginia Beach, Virginia.

3. The defendant served as a settlement agent to close real estate transactions, and for that purpose she maintained and controlled an escrow account, that is, account number xxxxx8683, titled as Preferred Escrow and Title, Inc. Escrow Account, at TowneBank, a financial institution with its principal office located in Suffolk, Virginia.

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4. Closing funds were deposited by various lenders and individual buyers into the aforesaid escrow account for the purpose of funding approximately forty-eight (48) real estate closings for which the defendant served as settlement agent.

5. The defendant misappropriated a total of approximately \$715,000.00 of said closing funds by making seven (7) unauthorized wire transfers of funds from the escrow account for her own personal purposes. These unauthorized wire transfers were made to certain entities at the request of a person with whom the defendant had a personal relationship.

6. During the same time period, the defendant partially replenished the funds that she had misappropriated by depositing approximately \$199,000.00 of her own money into the escrow account, but still resulting in a shortage in the escrow account of approximately \$516,000.00.

7. As a result of the shortage in the escrow account, all 48 real estate closings were affected due to insufficient funds. Among others, losses were sustained by sellers, buyers, business entities, financial institutions, various lienholders, municipal clerks of court and treasurer offices, and Fidelity National Title Insurance Company.

8. On or about January 24, 2018, in the Eastern District of Virginia, for the purpose of executing the aforesaid scheme and artifice, the defendant caused to be transmitted a wire communication in interstate commerce, that is, a wire transfer in the amount of \$150,000.00 from the escrow account at TowneBank in Virginia Beach, Virginia to Compass Bank in Houston, Texas, for the benefit of Fondazione Construction.

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Raj Parekh
Acting United States Attorney

By: Alan M. Salsbury 3-15-2021
Alan M. Salsbury
Assistant United States Attorney

I hereby stipulate that the above Statement of Facts is true and accurate, and that if this case had proceeded to trial, the United States would have proved the same beyond a reasonable doubt.

Tammy Hamrin 3-15-2021

I have reviewed the above Statement of Facts with Tammy Hamrin and her decision to stipulate to the accuracy of these facts is an informed and voluntary one.

Andrew R. Page 3/15/2021
Andrew R. Page
Counsel for the defendant

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